UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK	
KEVIN GRACE,	08 CIV 1889 (SHS)
Plaintiff,	
-against-	ANSWER
ABRAHAM MATTHEWS, SEAN CARROLL and RYDER TRUCK RENTAL,	
Defendants. X	
Defendant Sean Carroll, by his attorneys Murphy & Higgins LLP, answer	
the Complaint as follows:	
As to First Cause of Action	
1. Denies knowledge	or information sufficient to form a belief as to

- 2. Admits the allegations in paragraph "3", "6", "7", "8", "9" and "10".
- 3. Denies the allegations in paragraph "8" in the form alleged, and refers all matters therein for judicial notice to the Court.
  - 4. Denies the allegations in paragraphs "11", "12" and "13".

# As to Second Cause of Action

5. Denies the allegations in paragraphs "15", "16" and "17".

### As to Third Cause of Action

6. Admits the allegations in paragraph "19".

the allegations in paragraphs "1", "2", "4", "5" and "6".

7. Denies the allegations in paragraph "20" and "21".

# First Affirmative Defense

8. Plaintiff did not sustain a "serious injury" as defined in the New York Insurance Law.

#### Second Affirmative Defense

9. Plaintiff's injuries, if any, were due to his own negligence, assumption of risk, or culpable conduct.

## Third Affirmative Defense

10. Any amounts plaintiff may recover will be offset in accordance with CPLR §4545.

# Cross-Claim Against Abraham Matthews and Ryder Truck Rental

11. Any injuries sustained by plaintiff were due to the negligence, recklessness or other culpable conduct of defendants Abraham Matthews and Ryder Truck Rental, who are liable to answering defendant under the theories of common law contribution or indemnification.

WHEREFORE, the undersigned defendant demands judgment dismissing this action, together with costs, disbursements and attorney's fees.

Dated: New Rochelle, New York April 14, 2008

> Daniel M. Schiavetta, Jr. (DS 0319) MURPHY & HIGGINS LLP Attorneys for Defendant SEAN CARROLL One Radisson Plaza, 9<sup>th</sup> Floor New Rochelle, New York 10801 (914) 712-1100

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